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U.S. Dept. of the Treasury

Outline suggested for teaching thrift in...

[Washington]

1919

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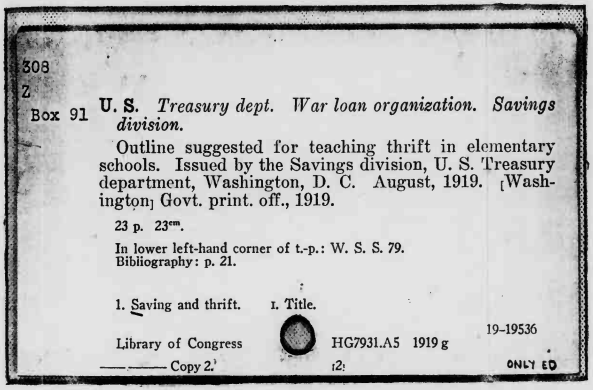

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OUTLINE SUGGESTED
FOR
Teaching Thrift in Elementary Schools

Issued by the Savings Division, U. S. Treasury Department
Washington, D. C. August, 1919

W. S. S. 79 GOVERNMENT PRINTING OFFICE

OUTLINE SUGGESTED

FOR

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19-1953

Issued by the Savings Division, U. S. Treasury Department
Washington, D. C. August, 1919

W. S. S. 79

GOVERNMENT PRINTING OFFICE

MAR 27 1922

INTRODUCTION.

No duty more urgent or necessary grows out of the great World War than that of making a serious and continuous effort through all our educational institutions to teach the lesson of thrift. The lessons which are most telling in shaping habit and character are learned in the school years, because during this period the child is more susceptible to impressions.

The lessons suggested in this pamphlet are sufficiently flexible to permit the introduction of such local material as has particular interest and value, and at the same time these lessons are designed to be given at least one period per week through each grade, so that the cumulative effect of such teaching may function in proper attitude toward thrift and savings in our national life.

THRIFT IN ELEMENTARY SCHOOLS.

Definitions.

Thrift is care and prudence in the management of one's affairs.

"Thrift is the management of one's affairs in such a manner that the value of one's possessions is being constantly increased."

"Thrift means the sane administration of one's personal affairs to the end that there shall be the least amount of waste, the least amount of lost motion, and the greatest good to one's self and the nation."—S. W. Straus.

Thrift means to get the most for one's money, the most for one's time, the most for one's strength.

"By thrift is meant simply that way of living which systematically transfers a portion of one's income to one's capital."—Shailer Matthews.

"Thrift does not consist in hoarding money, but in spending it for the more important rather than the less important things."—T. N. Carver.

"Thrift means taking care of things and saving them."

Buy Government securities, large or small, and hold them. Let no one persuade you to sell them.

GRADES I AND II.

I. Purpose.

To demonstrate the advantages the red squirrel enjoys by being thrifty.

II. Discussion.

1. How the squirrel saves:
   - (*a*) He builds a comfortable and durable home in the hollow of a tree.
   - (*b*) He works all summer and fall laying away nuts and acorns while they are plentiful.
2. Why the squirrel saves:
   - (*a*) Because food is difficult to obtain in the winter when the snow covers the ground.
   - (*b*) Because it is much more comfortable to gather food in the summer and to remain indoors when it is cold in winter.
3. The squirrel and the rabbit compared:
   - (*a*) The squirrel lives comfortably through the cold winter on the food he saves in the summer and autumn.
   - (*b*) The rabbit, because he never stores away anything, must hunt for food all winter long no matter how deep the snow may be. Sometimes when the snow lies deep on the ground for a long time he starves for want of something to eat.

III. Conclusions.

1. The squirrel is very much wiser than the rabbit because he saves food for coming winter.

2. As squirrels save nuts for winter so children can save little things for times when they will need them—paper, chalk, pencils, and pennies.

3. Boys and girls can save their pennies by buying Uncle Sam's Thrift Stamps.

4. "By saving nickels and dimes a thrifty person lays the foundation of a fortune."—James A. Garfield.

IV. Additional Thrift Lessons.

1. The thrift of the bee family.
2. The thrift of the ant family.
3. The conservation of plants, shrubbery, and flowers in the parks and in the woods.
4. The germination of the bean—its food basket saved from the previous year.
5. The thrifty habits of the Eskimos.
6. The American Indians: Thrifty and unthrifty habits.
7. The conservation of one's health through the prevention of colds, care of the teeth, and plenty of sleep, fresh air, and plain food.
8. Problems based on combinations of numbers to 25 as a means of explaining the cost of a Thrift Stamp.
9. Thrifty use of materials in clay modeling, paper cutting, and color boxes.
10. How the camel saves water for the journey across the desert.

V. Poems and Stories.

1. Jack Sprat—saving food.
2. A dillar, a dollar—wasting time.
3. Early to bed—sleep, a good investment.
4. See a pin, pick it up.
5. Apple Seed John—preparing for the future.
6. The Little Kittens—a place for everything and everything in its place.
7. Little Brown Hands—what a child can do.
8. The Bramble Bush and the Lambs—cooperation.

Sharing in Government is good citizenship. Buy W. S. S.

GRADE III.

I. Purpose.

To demonstrate the importance of the fire department as a means of saving the lives and property of citizens.

II. Discussion.

1. The fire department costs the community money in the form of taxes.
2. Losses which would occur much more frequently except for the fire department:
   - (*a*) Valuable homes and business houses be lost.
   - (*b*) Lives of men, women, and children be lost.
   - (*c*) Great loss of money.
   - (*d*) Large buildings and business blocks would be impossible unless made of fire proof materials.
   - (*e*) Terrible conflagrations, such as the Chicago fire, would be much more frequent.
   - (*f*) The rates of fire insurance would be materially increased.
   - (*g*) In spite of the assistance rendered by the fire departments the annual property loss in the United States and Canada averages over $200,000,000 each year—about $2 per capita.
3. How children can help the fire department:
   - (*a*) By being careful about matches, bonfires, firecrackers, and candles on Christmas trees.
   - (*b*) Learning fire drills, the location of exits, and the use of fire escapes.
   - (*c*) Learning the location of fire-alarm boxes and how to turn in the alarm—trouble and expense of false alarms.

III. Conclusions.

1. The fire department saves many lives and much property every year.
2. The fire department, although it costs money to maintain, is an extremely thrifty arrangement for a community.

3. Everybody, including small boys and girls, can do much to help prevent fires and thus save the loss of many lives and much property.

4 "Saving is the first great principle of all successes. It creates independence; it gives a young man standing; it fills him with vigor; it stimulates him with the proper energy; in fact, it brings to him the better part of any success—happiness and contentment."—Sir Thomas Lipton.

IV. Additional Thrift Suggestions.

1. Saving property and lives through the police department.
2. Harmful insects in the garden and on the farm.
3. Robinson Crusoe's thrift.
4. The thrift of the Pilgrim Fathers.
5. John Smith and the "starving time" in Virginia.
6. The great Chicago fire.
7. The Johnstown flood.
8. Buying durable toys as opposed to temporary amusements.

V. Poems and Stories.

1. I love You Mother—which loved best?
2. The Lamplighter—regularity.
3. The Squirrel's Arithmetic—saving for winter.
4. The Ant and the Grasshopper—thrift and shiftlessness compared.
5. The Bundle of Sticks—cooperation.
6. The Hare and the Tortoise—going slowly but surely.
7. The Dog and His Shadow—greed.
8. Epaminondas—using one's head.
9. Father Thrift and his Animal Friends, Sindelar—thrifty habits.
10. The Nail—importance of little things.

To meet a rainy day and enjoy a sunny opportunity—buy W. S. S.

GRADE IV.

I. Purpose.

To show the economies effected in connection with the use of corn and the manufacture of corn products.

II. Discussion.

1. Variety of purposes for which corn may be used:
   (*a*) Food: Corn meal, breakfast food, hominy, sirup, etc.
   (*b*) Feed for animals.
   (*c*) Other products of corn: Starch, paper, pipes, alcohol, etc.
2. Many of these economies effected as the result of quantity production and intricate machinery.
3. Importance of these economies to each individual:
   (*a*) Offers widespread opportunities for making money to farmers, manufacturers, and laborers.
   (*b*) Enables each individual to obtain a large variety of products economically.

III. Conclusions.

1. The growth of corn is of very great usefulness to the American people.
2. When corn is manufactured into its various products it is immensely more valuable.
3. "All the roads leading to the City of Success enter by one gate—Thrift."—S. W. Straus.

IV. Additional Thrift Suggestions.

1. Economies effected in connection with the manufacture of products made of beef, cotton, petroleum, wheat, and wool. Importance of by-products and quantity production.
2. Saving food:
   (*a*) By not wasting food at the table.
   (*b*) By refrigeration in cars and ice boxes.

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3. The thrift of the Spartans and Athenians compared.
4. The thrift of the early Romans.
5. Keeping an account at the savings bank.
6. Good ways and poor ways of spending money.
7. The difference between thrift and stinginess.

V. Poems and Stories.

1. The Farmer and the Lark.
2. The Goose that Laid the Golden Eggs.—Æsop.
3. Paying too Much for the Whistle.—Franklin.
4. Turning the Grindstone.—Franklin.
5. Robert Bruce and the Spider.—Scott.
6. Lisbeth Longfrock.—Aanrud.
7. Safety First for Little Folks.—Waldo.
8. The Village Blacksmith.—Longfellow.
9. Little at First but Great at Last.—Mackay.
10. Little by Little All Things Grow, etc.
11. The Busy Bee.—Watts.

Buy Government securities, large or small, and hold them. Let no one persuade you to sell them.

GRADE V.

I. Purpose.

To show how Benjamin Franklin through the practice of thrift was able to rise from poverty to comfortable financial circumstances.

II. Discussion.

1. Review of the adverse circumstances which he encountered in early life.
2. Studied hard in order to improve his position.
3. Was always industrious about his work.
4. Was moderate in his expenditures for food, clothes, and shelter.
5. Followed a careful plan for the use of his time.
6. Saved money regularly and carefully.
7. Was powerfully aided by a thrifty wife.

III. Conclusions.

1. Through the practice of thrift and economy Franklin built up a paying printing business.
2. Through the thrifty use of his time he was always prepared for things in the future.
3. Franklin's money thrift and time thrift are very good examples for modern Americans to follow.
4. What a thrifty man said about his experience:
   - (*a*) "Gaining money by my industry and frugality, I lived very agreeably."
   - (*b*) "In order to secure my credit and character as a tradesman, I took care not only to be in *reality* industrious and frugal, but to avoid all appearances to the contrary. I dressed plainly; I was seen at no places of idle diversion. Thus being esteemed an industrious, thriving young man, and paying duly for what I bought, the merchants who imported stationery solicited my custom."
   - (*c*) "It was lucky for me that I had one (his wife) as much disposed to industry and frugality as myself."

IV. Additional Thrift Suggestions.

1. The thrift of Thomas Jefferson, Robert Morris, George Washington, Abraham Lincoln, and other historical characters.
2. The thrift of pioneers on the Western frontier.
3. The thrift of modern time and money saving devices.
4. The thrift of fighting flies and mosquitoes, and of taking other precautions for the preservation of the health.
5. Luxury as a waster of time, money, and health.
6. The waste of hoarding money.
7. Thrifty charity.
8. Learning how to work efficiently.

V. Poems and Stories.

1. Woodman, Spare that Tree.—Saxe.
2. Planting the Apple Tree.—Bryant.
3. American Inventions and Inventors.—Mowry.
4. Waste not, want not.
5. The Bible: Parables; proverbs.
6. Lost yesterday, etc.
7. The Sunken Treasure.—Hawthorne.
8. The Emperor's new clothes.—Andersen.

VI. Problems.

1. John has bought 14 Thrift Stamps. How much money has he saved?
2. Every child in the Andrew Jackson school bought a Thrift Stamp last Monday. There are 684 children in the building. How much money have they lent the Government?
3. Jack has bought $3.75 worth of Thrift Stamps. Will has bought one-fifth as many. How many Thrift Stamps has Will?

Sign no armistice with extravagance. Buy W. S. S.

GRADE VI.

I. Purpose.

To suggest what a respectable sum of money a boy and his mother can save in a year toward the boy's college education or some other worthy purpose.

II. Discussion.

1. George's mother saved an average of $1.25 per month by going to market instead of telephoning.

$12 \times \$1.25 = \$15.00$

2. George and his mother saved an average of $2.90 per month over expenses by raising fresh vegetables for summer and by canning the remainder for winter.

$12 \times \$2.90 = 34.80$

3. George and his mother saved an average of 30 cents per month on the light bill by being careful to turn out the light when not in use.

$12 \times \$0.30 = 3.60$

4. George's mother saved 10 per cent on $22 worth of clothes at a sale.

10 per cent of $22 = 2.20

5. George earned 25 cents each for mowing 15 lawns.

$15 \times \$0.25 = 3.75$

6. George's mother saved 50 cents each by making five shirts for George instead of buying them ready made.

$5 \times \$0.50 = 2.50$

7. George and his mother saved an average of $1.80 per month over expenses by raising their own chickens.

$12 \times \$1.80 = 21.60$

8. George saved $1\frac{1}{2}$ cents each by picking 406 boxes of berries.

$406 \times \$0.01\frac{1}{2} = 6.09$

Total saving for the year = 89.54

9. At the end of the year George, who was now 12 years old, and his mother decided to invest their savings in Thrift and War Savings Stamps. How many did they buy in March?

$\$89.54 \div \$4.14 = 21$ W. S. S. and $2.60.

$\$2.60 \div \$0.25 = 10$ Thrift Stamps and 10 cents.

10. George will be ready to go to college in five years. The W. S. S. will mature at that time. How much money will George have at that time toward his first year in college?

21 W. S. S. × $5	$105.00
$2.60 in Thrift Stamps and money	2.60
Total	107.60

11. George and his mother then decided to continue saving in the same way each year (five years in all) until George was ready to go to college. In this way George would have $107.60 every year toward his expenses in college and the same amount to start him in business when he graduated from college. How much did George and his mother save in five years?

$89.54 × 5 = $447.70.

12. How much did the $447.70 amount to when invested in thrift and War Savings Stamps?

$107.60 × 5 = $538.00.

13. How much interest had the money earned?

$538 − $447.70 = $90.38.

III. Conclusions.

1. By saving in a variety of ways it is possible to lay aside a very respectable sum toward a college education.
2. By investing in Thrift and War Savings Stamps one's savings are very materially increased.
3. "Thrift requires that money should be used and not abused—that it should be honestly earned and economically employed."—Samuel Smiles.

IV. Additional Thrift Lessons.

1. Home gardens:
   (*a*) For supplying the family table.
   (*b*) Canning fruit and vegetables for winter.
   (*c*) Selling surplus of produce.
   (*d*) Keeping accounts of expenses and sales.
2. Thrift of hot beds in early spring.
3. Money value of an education.
4. Money value of health.
5. How leading local merchants, doctors, lawyers, and bankers made striking successes of their work.
6. The thrift of the French after the Franco-Prussian War.
7. The contribution of the great inventions to national and individual thrift.
8. A thrift campaign against rats and mice.

9. Thrift on the farm:
   (*a*) Fertilizing land.
   (*b*) Up-to-date tools.
   (*c*) Diversification of crops.
   (*d*) Raising bees.
   (*e*) Rotation of crops.

V. Poems and Stories.

1. Little Men and Little Women.—Alcott.
2. The Bee People.—Morely.
3. The Corn Song.—Whittier.
4. How the World is Fed.—Carpenter.
5. How the World is Clothed.—Carpenter.
6. Clearing the Way.—Sutton.
7. Swiss Family Robinson.

VI. Problems.

1. A boy who sells papers earns, on an average, 12½ cents a day. How long will it be before he earns the price of four Thrift Stamps?
2. The population of the United States in 1918 was estimated at 105,000,000. If 25 per cent of these people bought a War Savings Stamp apiece in January, how much money did they lend to the Government?
3. The sixth grade put $5 in War Savings Stamps during March. The fifth grade put in 75 per cent of this amount. How much did the fifth grade put in War Savings Stamps?

Thrift or drift? Save and have! Buy W. S. S.

GRADE VII.

I. Purpose.

To show how a personal budget may be made and the benefits that arise therefrom.

II. Discussion.

1. Let each pupil make a list of the things for which he or she spent money during the previous week or month. This gives an opportunity for each one to examine the items in order to decide whether the money was spent wisely.

2. Each pupil should then make an estimate of the amount of money he or she expects to receive by earnings or allowance during the ensuing week or month.

3. On the basis of these figures request each child to make an estimate of his or her expenditures for the next week or month. Savings through Thrift and War Savings Stamps should form a moderate part of this estimate. Caution the pupils against allowing too much money for amusements or against excluding all amusements.

4. Example of a personal budget:

Month of October, 1919.

Income.			
On hand	$0.15	Savings:	
Allowance	.50	Thrift Stamps.	$0.50
Earnings	1.00	Expenditures:	
		Car fares	.10
		Pencils	.10
		Church	.15
		Candy	.10
		Necktie	.30
		Sundries	.20
		On hand	.20
	1.65		1.65

III. Conclusions.

1. Estimates of ensuing expenditures, which are sufficiently accurate, can be made on the basis of past expenditures.

2. Provision for a definite amount of savings should be made before any money is expended.

3. Thrift and War Savings Stamps are the best ways to invest small savings.

4. Living up to a personal budget is an excellent way to develop strong character and good financial habits.

5. "One who will not save has little prospect of being an employer."—H. A. Blodgett.

IV. Additional Thrift Lessons.

1. Salvaging clothes, paper, rubber, bottles, and other useful articles.

2. Repair of clothing, shoes, and books; cleansing and pressing clothes; dyeing cloth or garments; repair of furniture.

3. The economical use of materials in cooking and sewing.

4. Poultry and market gardening projects.

5. Earning money during vacation.

6. How building and loan associations and Postal Savings banks operate.

7. The unthrift of running bills and buying on the installment plan.

8. Saving daylight during the war.

9. The conservation of our forests, mines, and water power.

10. Saving paper—why?

11. The thrift of observing Arbor Day.

12. Thrift on the farm:

(*a*) The thrift of repairing and painting houses, barns, and fences.
(*b*) The thrift of good roads.
(*c*) Commercial fertilizers.
(*d*) Labor-saving machinery.
(*e*) The thrift of a silo.
(*f*) The thrift of spraying fruit trees.
(*g*) The thrift of fire insurance.

V. Reading.

1. Keeping up with Lizzie.—Bacheller.
2. Elementary Forestry.—Pinchot.
3. Town and City.—Jewett.
4. Captains of Industry.—Parton.
5. Community and the Citizen.—Dole.
6. From Trail to Railway.—Brigham.
7. Poor Richard's Almanac.—Franklin.

8. Autobiography.—Franklin.
9. A Message to Garcia.—Hubbard.

VI. Problems.

1. In January, 1919, a man bought 200 War Saving Stamps at $4.12 each. How much money will he gain when the stamps mature in January, 1924?
2. How much money would one save on an electric light bill of $3.20 if 5 per cent were allowed for paying cash?
3. A canning club girl spent $20.50 in raising and canning tomatoes. She received $74.54 for the canned goods. What was her gain, per cent?

Buy Government securities, large or small, and hold them. Let no one persuade you to sell them.

GRADE VIII.

I. Purpose.

To demonstrate why public property should be carefully conserved.

II. Discussion.

1. Examples of public property: School buildings and furnishings; libraries and library books; parks and park furnishings; city and county buildings; streets; bridges, and public highways.
2. Public property is *our* property: It belongs to you and your family. The destruction or mutilation of it must be paid for by the citizens (fathers and mothers) the same as for the waste of personal property.
3. The destruction or mutilation of public property causes inconvenience and loss of time and money to citizens.
4. A disrespect for public property makes people liable to be wasteful of their personal property.

III. Conclusions.

1. Waste in public as well as private affairs is paid for by some one.
2. Waste in public as well as private affairs is not only expensive but unpatriotic and lacking in good citizenship.
3. The waste of public property makes it just that much more difficult for people in the community to live comfortably and economically.
4. Every citizen has the personal duty of helping to see that public funds are expended wisely and economically.
5. "The vital question for individuals and for nations is never 'how much do you make?' but 'to what purpose do you spend?'"—Ruskin.

IV. Additional Thrift Lessons.

1. Invest money wisely.
2. Government, municipal, and industrial bonds as investments.
3. Stock swindling schemes and methods.
4. The wonders of compound interest in relation to saving money.

5. Borrowing money to go to college as compared to working one's way through.
6. Being penny-wise and pound-foolish.
7. Efficiency methods in modern business.
8. The thrift of modern conveniences in the home.
9. Conserving food during the war and now—why?
10. Thrift in the kitchen.
11. America's bill of luxuries.
12. The thriftlessness of illiteracy.
13. A national budget—for national thrift.
14. Thrift necessary for democracy.
15. Thrift on the farm:
    (*a*) Corn club projects.
    (*b*) Pig club projects.
    (*c*) Canning club projects.
    (*d*) Potato club projects.
    (*e*) Poultry club projects.

V. READING.

1. Rebecca of Sunnybrook Farm.—Wiggin.
2. Lives of the Hunted.—Thompson.
3. Stories of Thrift for Young Americans.—Pritchard and Turkington.
4. Poor Boys Who Became Famous.—Bolton.
5. The Story of Tony.—Catherwood.

VI. PROBLEMS.

1. The 16 stamps on a thrift card cost $4. Samuel has saved all but 5 per cent of that amount. How much has he saved?
2. There were 23,857,000 pupils in all of the schools and colleges in the United States in 1916. If 70 per cent of them buy a Thrift Stamp apiece, how much will that amount to?
3. A War Savings Stamp in January, 1919, costs $4.12. In January, 1924, the Government will pay you $5 for the stamp. What will be the rate of simple interest which you receive?

Better than money, because they earn added money—War Savings Stamps.

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An exposition of the wonders of compound interest when applied to saving money.

RESULTS OF SYSTEMATIC SAVINGS.

One dollar compounded annually at the following rates of interest amounts to the following sums for the years given:

Years.	4 per cent.	4½ per cent.	5 per cent.	6 per cent.	7 per cent.
1	1.04	1.045	1.05	1.06	1.07
2	1.082	1.092	1.102	1.124	1.145
3	1.125	1.141	1.158	1.191	1.225
4	1.170	1.192	1.215	1.262	1.310
5	1.217	1.246	1.276	1.338	1.402
6	1.265	1.302	1.340	1.418	1.501
7	1.316	1.361	1.407	1.504	1.606
8	1.368	1.422	1.477	1.594	1.718
9	1.423	1.486	1.551	1.689	1.838
10	1.480	1.553	1.629	1.791	1.967
15	1.801	1.935	2.079	2.396	2.759
20	2.191	2.412	2.653	3.207	3.870

From this table figure out what weekly or monthly savings of from one to twenty-five dollars in a year will amount to at the end of the years given above. Compare the results with the program of regular and continuous saving shown in the following table:

By saving one dollar every six months and investing it at 4 per cent compounded semi-annually the total savings will be at the end of—

Year 1	$2.020	Year 7	$15.974	Year 25	$84,579
2	4.122	10	24.297	28	101.558
3	6.308	15	40.568	33	134.749
4	8.583	16	44.227	34	142.213
5	10.950	17	48.034	35	149.978
6	13.412	20	60.402	50	312.223

From this table figure out what the regular and continuous weekly or monthly saving of from one to twenty-five dollars will amount to for the years given above.

BUYING W. S. S. SYSTEMATICALLY.

Stamps (1919).	Average cost.	Maturity value.
1 W. S. S. a month, or $0.96 a week	$50.16	$60.00
2 W. S. S. a month, or $1.93 a week	100.32	120.00
3 W. S. S. a month, or $2.89 a week	150.48	180.00
1 W. S. S. a week, or $4.18 a week	217.36	260.00
2 W. S. S. a week, or $8.36 a week	434.72	520.00
3 W. S. S. a week, or $12.54 a week	652.08	780.00
4 W. S. S. a week, or $16.72 a week	869.44	1,040.00

The Woolworth Building in New York was built with five and ten cent pieces.

Italians own more than $200,000,000 worth of real estate in New York. Most of this was acquired through the practice of thrift.

The National Association of Waste Material Dealers states that previous to the war Americans threw away $700,000,000 each year, other than food.

If a single ounce of edible food is allowed to be spoiled or thrown away in each of our 20,000,000 homes, over 1,300,000 pounds of material would be wasted each day.

There are 1,250,000 dependent wage earners in the United States because they could not or would not save during their working days. The support of these costs $220,000,000 a year.

In one year 27,011 adults died in New York County. Of these 23,051, or 83.3 per cent, left no estate.

If your ancestors and mine had not saved we would still be crossing the continent in a prairie schooner. Railroads were impossible without savings.

Altogether during 1918 we saved over 25,000,000 tons of coal, two weeks' total average production of all the bituminous coal mines in the United States. Part of this saving was a result of going without some things we were accustomed to, but the larger portion was saved by more intelligent utilization of the fuel without any accompanying loss of product or comfort.

Only one American home in four has plumbing facilities. Are running water, a shower bath, and kitchen conveniences worth saving for?

Buy Government securities, large or small, and hold them. Let no one persuade you to sell them.

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TITLE